

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 24-12735-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jurdia C Garrett-Hill
1112 San Jose Drive
Glendora, NJ 08029

Social Security No.:
xxx-xx-1357

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 5/23/24
Time: 08:30 AM
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 1, 2024
JAN:

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Jurdia C Garrett-Hill
Debtor

Case No. 24-12735-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 01, 2024

User: admin
Form ID: 132

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Total Noticed: 76

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2024:

Recip ID	Recipient Name and Address
db	+ Jurdia C Garrett-Hill, 1112 San Jose Drive, Glendora, NJ 08029-1516
520192931	+ CMG Financial, Pob 77404, Ewing, NJ 08628-6404
520192936	+ Comcast, P.O. Box 848, Newark, NJ 07101-0848
520192964	+ Linton Brown, 60 Dover Street, Newark, NJ 07106-2310
520192967	+ Mariner Finance, 2290 US Highway 22 East, Suite D, Union, NJ 07083-8400
520192968	+ Mariner Finance c/o, Randolph Walzer & Associates LLC, 2042 W County Line Road, Unit 8, PO Box 1234, Jackson, NJ 08527-0259
520192992	+ Short Hills Surgery Center, 187 Millburn Avenue, Millburn, NJ 07041-1845
520192993	+ Short Hills Surgery Center, 187 Millburn Avenue, Suite 102, Millburn, NJ 07041-1845

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 01 2024 23:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 01 2024 23:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2024 00:41:47	AIS Portfolio Services, LLC, Attn: Capital One Auto Finance, a divisi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192922	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 01 2024 23:53:00	Aspire Credit Card, Po Box 105555, Atlanta, GA 30348-5555
520192921	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 01 2024 23:53:00	Aspire Credit Card, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
520192923	+ Email/Text: bk@avant.com	Apr 01 2024 23:58:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
520192924	+ Email/Text: bk@avant.com	Apr 01 2024 23:58:00	Avant/WebBank, 222 W Merchandise Mart Plaza, Chicago, IL 60654-1103
520192930	^ MEBN	Apr 01 2024 22:49:40	CMG Financial, Attn: Bankruptcy, 3160 Crow Canyon Rd, Ste 400, San Ramon, CA 94583-1382
520192940	Email/Text: cfcbackoffice@contfinco.com	Apr 01 2024 23:54:00	Continental Finance Company, 4550 New Linden Hill Road, Wilmington, DE 19808
520192939	Email/Text: cfcbackoffice@contfinco.com	Apr 01 2024 23:54:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
520192997	Email/Text: cfcbackoffice@contfinco.com	Apr 01 2024 23:54:00	Surge, PO Box 6812, Carol Stream, IL 60197-6812
520192925	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 02 2024 00:44:28	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520192927	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Apr 02 2024 00:42:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520195067	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 02 2024 00:41:45	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192929	+ Email/Text: bzern@celticbank.com	Apr 01 2024 23:58:00	Celtic Bank Corp., 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
520192932	+ Email/Text: documentfiling@lciinc.com	Apr 01 2024 23:51:00	Comcast, 257 Prospect Avenue, West Orange, NJ 07052-4210
520192934	+ Email/Text: documentfiling@lciinc.com	Apr 01 2024 23:51:00	Comcast, 1500 Market Street, Philadelphia, PA 19102-2107
520192935	+ Email/Text: documentfiling@lciinc.com	Apr 01 2024 23:51:00	Comcast, 1 Comcast Drive, Philadelphia, PA 19103-2899
520192933	+ Email/Text: documentfiling@lciinc.com	Apr 01 2024 23:51:00	Comcast, 800 Rahway Avenue, Union, NJ 07083-6691
520192937	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 01 2024 23:56:00	ComenityBank/Venus, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
520192938	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 01 2024 23:56:00	ComenityBank/Venus, Po Box 182789, Columbus, OH 43218-2789
520192941	+ Email/Text: electronicbkydocs@nelnet.net	Apr 01 2024 23:57:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520192943	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 01 2024 23:58:00	Destiny Mastercard, PO Box 4477, Beaverton, OR 97076-4401
520192944	Email/Text: bankruptcycourts@equifax.com	Apr 01 2024 23:55:00	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
520192945	Email/Text: bankruptcycourts@equifax.com	Apr 01 2024 23:55:00	Equifax Credit Info. Services,Inc., P.O. Box 740241, Atlanta, GA 30374
520192946	^ MEBN	Apr 01 2024 22:46:58	Experian, P.O. Box 2002, Allen, TX 75013-2002
520192947	^ MEBN	Apr 01 2024 22:44:51	Experian, P.O. Box 4500, Allen, TX 75013-1311
520192948	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 01 2024 23:48:48	First Premier Bank, Attn: Bankruptcy, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
520192950	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 01 2024 23:48:16	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520192952	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 01 2024 23:58:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
520192953	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 01 2024 23:58:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
520192954	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 01 2024 23:58:00	Indigo, P.O. Box 23039, Columbus, GA 31902-3039
520192955	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 01 2024 23:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520192956	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 01 2024 23:57:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192959	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 01 2024 23:57:00	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192962	+ Email/Text: bankruptcy@kikoff.com	Apr 01 2024 23:54:00	Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458
520192963	+ Email/Text: bankruptcy@kikoff.com	Apr 01 2024 23:54:00	Kikoff Lending Llc, 75 Broadway, San Francisco, CA 94111-1423
520199688	Email/PDF: resurgentbknofications@resurgent.com		

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		Apr 01 2024 23:48:52	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520192966	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 00:41:49	Lvnv Funding/Resurgent Capital, C/o Resurgent Capital Services, Greenville, SC 29602
520192965	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2024 00:43:08	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
520192969	+ Email/Text: bankruptcy@marinerfinance.com	Apr 01 2024 23:54:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192972	+ Email/Text: bankruptcy@marinerfinance.com	Apr 01 2024 23:54:00	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192975	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 01 2024 23:49:15	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
520192977	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
520192976	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
520192978	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Midnight Velvet/Swiss Colony, Attn: Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364
520192979	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Midnight Velvet/Swiss Colony, 1112 7th Ave, Monroe, WI 53566-1364
520192980	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Apr 01 2024 23:58:00	Milestone, P.O. Box 23065, Columbus, GA 31902-3065
520192981	+ Email/Text: electronicbkydocs@nelnet.net	Apr 01 2024 23:57:00	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520192983	+ Email/Text: electronicbkydocs@nelnet.net	Apr 01 2024 23:57:00	Nelnet, 2401 International Lane, Madison, WI 53704-3121
520192985	+ Email/PDF: cbp@omf.com	Apr 01 2024 23:48:11	Onemain, Po Box 1010, Evansville, IN 47706-1010
520192996	Email/Text: bankruptcy@self.inc	Apr 01 2024 23:54:00	Sunrise Banks, 515 Congress Ave, Suite 2200, Austin, TX 78701
520192994	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Apr 01 2024 23:53:00	State of New Jersey Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, P.O. Box 245, Trenton, NJ 08695-0245
520192988	+ Email/Text: bankruptcy@savit.com	Apr 01 2024 23:58:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
520192989	+ Email/Text: bankruptcy@savit.com	Apr 01 2024 23:58:00	SaVit Collection Agency, Po Box 250, East Brunswick, NJ 08816-0250
520192990	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
520192991	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	Seventh Ave/Swiss Colony Inc., 1112 7th Ave, Monroe, WI 53566-1364
520192995	+ Email/Text: bankruptcy.notices@sunrisebanks.com	Apr 01 2024 23:54:00	Sunrise Banks, Attn: Bankruptcy, 200 University Avenue West, Saint Paul, MN 55103-2075
520192999	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 02 2024 00:44:24	Synchrony/HSN, Po Box 71740, Philadelphia, PA 19176-1740
520192998	+ Email/PDF: ais.sync.ebn@aisinfo.com	Apr 02 2024 00:41:39	Synchrony/HSN, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
520193000	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	The Swiss Colony/Country Door, Attn:Bankruptcy, 1112 Seventh Ave, Monroe, WI 53566-1364

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520193001	+ Email/Text: bankruptcy@sccompanies.com	Apr 01 2024 23:58:00	The Swiss Colony/Country Door, 1112 7th Ave, Monroe, WI 53566-1364
520193002	^ MEBN	Apr 01 2024 22:45:44	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
520193003	^ MEBN	Apr 01 2024 22:46:14	TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
520193005	+ Email/Text: bkelectronicnotices@usaa.com	Apr 01 2024 23:52:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
520193004	+ Email/Text: bkelectronicnotices@usaa.com	Apr 01 2024 23:52:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
520193006	^ MEBN	Apr 01 2024 22:48:15	Waypoint Resource Group, Attn: Bankruptcy, Po Box 8588, Round Rock, TX 78683-8588
520193008	^ MEBN	Apr 01 2024 22:48:16	Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520192926	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
520192928	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
520197301	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520192942	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
520192949	*+	First Premier Bank, Attn: Bankruptcy, 601 S. Minnesota Ave, Sioux Falls, SD 57104-4868
520192951	*+	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
520192957	*+	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192958	*+	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
520192960	*+	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192961	*+	Jefferson Capital Systems, LLC, 200 14th Avenue East, Sartell, MN 56377-4500
520192970	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192971	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520192973	*+	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192974	*+	Mariner Finance, LLC, 8211 Town Center Dr, Nottingham, MD 21236-5904
520192982	*+	Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
520192984	*+	Nelnet, 2401 International Lane, Madison, WI 53704-3121
520192986	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
520192987	*+	Onemain, Po Box 1010, Evansville, IN 47706-1010
520193007	*+	Waypoint Resource Group, Attn: Bankruptcy, Po Box 8588, Round Rock, TX 78683-8588
520193009	*+	Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588

TOTAL: 0 Undeliverable, 20 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2024 at the address(es) listed below:

Name	Email Address
David G. Beslow	on behalf of Debtor Jurdia C Garrett-Hill yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor CMG Mortgage Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4